



# INVESTING 101

## POWERFUL OPTIONS TO CREATE A WELL- ROUNDED RETIREMENT

**I** NPRS' lineup of investment funds for Annuity Savings Accounts (ASAs) provides members greater control in saving for their retirement futures.

Daily valuation allows members to manage their ASA investments on a daily basis rather than quarterly. And, for the first time ever, members can allocate their *current* ASA balance to new fund options and direct *future* contributions to a completely different asset allocation.

If you are a new member and did not make an investment

election when you were hired, your contributions default to a target date fund based on your estimated retirement date.

If you made an election upon hire and have not revisited this election, take the opportunity to learn about the ASA options available to you. For detailed information on each of these funds, please visit our website.

If you have questions, please contact our customer service center at (888) 286-3544, or e-mail us at [questions@inprs.in.gov](mailto:questions@inprs.in.gov).

### ASA Fund Options

Stable Value Fund<sup>1</sup>

Money Market Fund<sup>1</sup>

Large Cap Equity Index Fund<sup>2</sup>

Small/Mid Cap Equity Fund<sup>3</sup>

International Equity Fund<sup>4</sup>

Fixed Income Fund<sup>5</sup>

Inflation-Linked Fixed Income Fund<sup>6</sup>

Target Date Funds<sup>7</sup>

**<sup>1</sup>Stable Value Fund & Money Market Fund:** The investment objective of these funds is to provide a market rate of return consistent with the preservation of capital through a shorter maturity, high quality portfolio.

**<sup>2</sup>Large Cap Equity Index Fund:** The investment objective of the fund is to seek investment growth/capital appreciation through passive investment in the stocks of the 500 largest U.S. companies.

**<sup>3</sup>Small/Mid Cap Equity:** The investment objective of the fund is to seek investment growth/capital appreciation through both active and passive investment in stocks of small- and mid-sized U.S. companies.

**<sup>4</sup>International Equity:** The investment objective of the fund is to seek investment growth/capital appreciation through both active and passive investment in stocks of non-U.S. companies in both developed and emerging markets.

**<sup>5</sup>Fixed Income:** The investment objective of the fund is to seek total return, consisting of income and capital appreciation, through both active and passive investment in a diversified bond portfolio.

**<sup>6</sup>Inflation-Linked Fixed Income:** The investment objective of the fund is to maximize real return, through active investment in inflation-linked bonds.

**<sup>7</sup>Target Date Funds:** Pursue an investment strategy consistent with a specific target retirement date through diversified investment options. The asset allocation automatically shifts to become more conservative as the retirement date approaches.